Life and health insurance

# Looking for permanent coverage?

### Want to offer the best? Learn how to recognize quality!

#### Beneva Enhanced Term-100 Life insurance

Can rival any of the best Guaranteed Term-100 and permanent life insurance products on the market...and it offers even more!

#### Features:

- Premium and capital are entirely guaranteed
- Paid-up option available after 10 years (equal to premiums paid less policy fees)
- Surrender value (equal to half the premiums paid, excluding policy fees) available at age 75 or after 10 years, whichever comes later



## beneva